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OF THE
UNIVERSITY OF ILLINOIS

College of Commerce

"The education I acquired in the business college, I count as of the greatest practical valne of any I ever received."—Hon. Lyman Gage, ex-secretary of the United States Treasury.

"Whatever avocation you may choose as your life work, there can be no question that the first step is to attain a practical business education. This will be available in any calling. As a resource giving strength and confidence to your mind, it will come to your aid every day of your life. By all means attend a good Business College."—Henry Ward Beecher.

"If either of my sons had lived and I had trained him, as I should have tried to do, to be a great and good farmer, I should have wanted to send him at least six months to a business college to give him the aptitude and habits and forms of a business man."—Horace Greeley.

President Garfield said that a young man could get more valuable education in a business college than he could get in any other kind of school in the land, and Garfield himself was a college-bred man and had been a college professor.

PROGRESS OF COMMERCIAL EDUCATION

Commercial training has assumed enormous proportion in this country, and is progressing in leaps and bounds, attracting the attention of our foremost educators and securing the support of our foremost business men. Indeed, the change in public sentiment and the widespread adoption of the central idea of commercial training is phenomenal and well-nigh revolutionary in the history of education.

The main cause lies in the fact that this is essentially a commercial and industrial nation. With us manufacture and trade in all phases have reached a development never before experienced in any nation in the world. Even the agriculturist is becoming more and more a business man, and the day laborer finds commercial training a stepping stone to something better.

The College of Commerce of the Ohio Northern University is maintained for the distinct purpose of fitting men and women for business pursuits. Its aims and methods are herein set forth in the belief that people are competent to judge of the merits of any institution if they have accurate and truthful information concerning its work.

COURSES OFFERED

BUSINESS

Bookkeeping
Commercial Arithmetic
Commercial Law
Rapid Calculation
Banking
Typewriting
Adding Machine

SHORTHAND

Stenography
Typewriting
Manifolding
Office Practice

Required in Both Courses

English
Spelling
Penmanship
Mimeographing
Letter Press Copying
Business Forms and Customs
Letter Writing

PENMANSHIP

Business and Ornamental Penmanship
Broad Pen Lettering
Automatic Shading Pen Lettering
Bird and Animal Flourishing
Pen Drawing

Those who have not had sufficient preparation to pursue the above courses, may select the branches they desire, from our Common School course; which is,

Mathematics: Practical Arithmetic, Mental Arithmetic.

English: Reading, Spelling, Composition, Orthography, Grammar, Sentence Analysis, English and American Literature.

Science: Elementary Physiology.

History: United States History, Civics, Descriptive Geography.

Art: Penmanship.

Students desiring more advanced work, will find classes in Commercial Geography, History of Commerce, Auditing Accounts, in fact, students of the College of Commerce may select any branches in our College of Liberal Arts, without paying extra tuition.

INITIATORY BOOKKEEPING DEPARTMENT

This subject constitutes the basis of any Commercial Course, and it is therefore of the utmost importance that the student study the system that presents the subject most clearly and thoroughly. A system that presents rudiments only is insufficient. It must teach the application of these principles to the complex methods of accounting used in modern mercantile establishments.

The object of the Initiatory Bookkeeping Department is to present to the student a thorough explanation and illustration of the fundamental principles of bookkeeping. To accomplish this aim most successfully, only two books are introduced the journal and the ledger. The instruction is individual in method and illustrative in character. The student is carefully drilled in the fundamental and scientific principles of double entry bookkeeping, the forms of all classes of commercial paper, as notes, drafts, checks, bills of exchange, bank drafts, receipts, etc., and the laws relating thereto. After a thorough drill in journalizing, posting, making out business statements, trial balance and the method of closing different kinds of ledger accounts, including constant blackboard illustration and practice, the student passes to more advanced work, where he is required to make use of the various papers necessary to perform such transactions.

Having satisfactorily completed the work in Part I., the student is placed in precisely the same position as if taken into a merchant's counting room and put in charge of the books as head bookkeeper.

The object of Part II. is to teach the practical application of the principles of debits and credits by the irtroduction of the Sales Book, Invoice Book, Cash Book and Pass Book.

Here the student makes his entries from invoices of merchandise bought, bills of merchandise sold, notes, checks, drafts, etc., received in the course of his business; deposits money in bank, draws checks and drafts, issues notes, makes out bills, etc.; in fact, he is a bookkeeper from the start, actually performing all his duties from the simplest to the most complex under the careful supervision of the teacher.

Frequent lectures and drills are given as to the manner of handling all kinds of commercial paper, the treatment of Ship-

ments and Consignments, Merchandise and Adventure Co's, the changing of a set of books from single to double entry, the different ways of adjusting losses and gains in partnership settlements and numerous other principles necessary to a thorough knowledge of the work in hand.

ACTUAL BUSINESS DEPARTMENT

One cannot become an expert accountant by reading a treatise or studying a manual. There is only one way to learn bookkeeping and business work, and that is by experience. This school furnishes that experience in its Actual Business Department, which teaches business principles by requiring each student to make practical use of all of them.

Each student is given a capital with which he embarks in the General Merchandise business on his own responsibility. He has a business of his own which claims his attention and ability and requires him to bring into play all he has previously learned.

He is required to balance his books every day. One business is closed out and another embarked in through a series of different business requiring different forms of books and papers.

He is required to make out all papers and go through all forms necessary to complete the work, and all books and papers are carefully graded and all errors corrected before he is allowed to enter the Office Work. He secures employment in a series of Real Estate, Brokerage, Commission, Railway, Insurance and Wholesale houses where he becomes familiar with the forms and methods of conducting each respectively, after which he is promoted to a place in one of the three banks. Here he is made familiar with the different kinds of books used by modern banks, is given a thorough drill in Interest and Discounts from the practical standpoint and fills the different positions in the bank, such as Collection Clerk, Discount Clerk, Receiving and Paying Teller and Cashier.

Examinations are held at regular periods and each student is required to have his work right before he is promoted from one part of the work to another. All instruction in this department is given on the individual plan and each student is, therefore, advanced just as fast as his work warrants, and no faster.

Young men planning to become business men of the future may rest assured that the actual Business Department of the

BANKS AND OFFICES OF THE BUSINESS COLLEGE.

Ohio Northern University will give them ample and unique instruction. The work of this department is modeled on lines of originality. Its strongest features are not found in other Business Colleges.

The graduate of the Business Department of the Ohio Northern University is a thoroughly competent bookkeeper, self-reliant, and, because of the diversity and scope of his training, ready to adapt himself to the varied conditions that confront a bookkeeper in the different lines of business in which he may be employed. The graduates of this College are holding responsible positions all over the country.

Those completing the above course are entitled to the degree of Bachelor of Commercial Science.

Commercial Club Organized

A Commercial Club has been organized, its purpose being to foster a feeling of fellowship and good cheer and to keep abreast of the latest doings of the business world. Speakers will be secured on various topics of special interest in real estate, banking, brokerage, postal work, etc. Members of the club bring in current events and interchange ideas in regard to the Commercial world. A strong membership has already been formed and great things are promised for the future of the organization.

STENOGRAPHIC DEPARTMENT

Young men and women cannot engage in a more lucrative business than shorthand reporting.

A large percent of the hundreds who write regarding this department, ask this question: "Is there a demand for stenographers?" The employment department of the Remington Typewriter Company is conducted through the regular offices in every important city in the United States. Last year the departments in the twelve largest cities placed over 20,000 stenographers, and had calls for many more. It supplies competent stenographers to users of writing machines, without charge either to the employer or the employee.

The Dean has been in correspondence with the heads of this department in Chicago, Cleveland and Pittsburg. They assure him that they can place all who carry a diploma from the O. N. U. College of Commerce and a letter of recommendation from

the Dean. Stenographers have unequalled opportunities for advancement. Whenever promotions are made the stenographer, from the very nature of his occupation, having become familiar with all the principles and methods of the business in which he is engaged, steps into the highest and best paid departments.

Our Stenographic Department has one of the most complete and thoroughly practical courses to be found in any school in the United States.

It seems that many Shorthand Schools are striving to see how short and easy they can make the course. The ability to write 100 words a minute in shorthand and operate a typewriter is not all that is required. In order to secure the best positions and command the highest wages, the stenographer should have a thorough knowledge of spelling, penmanship, English, letter writing, manifolding, letter-press work, mimeographing, filing letters, indexing, addressing envelopes, folding circulars,—in short a drill in all the work of a general business office. An extra month or two spent in acquiring this practical knowledge is time and money well spent. Board, room and tuition are so low in Ada, that our complete course costs less than the "Short Courses" advertised by many of the City Business Colleges.

The extensive correspondence of the University and of the College of Commerce is all dictated to the advanced students of this department. Arrangements have been made with several leading business men of this place to give their correspondence to the students of this department, as soon as they have acquired sufficient skill; hence each student has practical work in nearly every line of business, and the graduates are able to perform work in a general business office with more accuracy and dispatch than those who have had experience in one line only.

SYSTEMS

To the beginner the Graham System is recommended, but the department is prepared to teach any of the leading systems—Pitman, Munson, Dement, Eclectic. Those who have progressed in any one of these systems before entering here are not asked to change from the system of their choice. A thorough acquaintance with these systems has convinced the head of the department that the Graham is the most practical for all purposes.

It requires from five to eight months to complete our course. Do not let any school trick you into taking a "short course," nor entice you with a "short and easy" system. These are only baits to tempt you to bite their particular hook. Our advice is "Take a Complete and Practical Course in Shorthand, or let it alone."

TYPEWRITING DEPARTMENT

This is one of the most popular departments of the University. Here the student is trained in Letterwriting, Copying, Manifolding, Letter Press Work, Form, Punctuation, Paragraphing, Capitalization, Filing and Indexing Letters, Mimeographing, and all the work of a general business office. Most of our typewriters consist of the latest models of Remington.

Those completing this course are entitled to the degree of Bachelor of Stenography.

"If I was fifteen years old again and wanted to earn $25,000 a year in some great business by the time I was thirty, I would get in some manager's office as a stenographer. There is no easier or quicker way to success."—Frederick Ireland, Official Reporter, United States House of Representatives.

"A young woman who masters office work may be independent, though without a dollar or a friend. Such a girl needs neither to live to get married, nor get married to live."

"The world is willing to pay for the services of trained minds. There is no place for the uneducated, the willfully ignorant, the persistently lazy, or the one who does not wish to grow or expand. If you are to be a top-notcher in the business world, you must qualify."

PENMANSHIP

The art of writing is intimately connected with all the commercial and social relations of life. There is no trade, calling, vocation or profession, of which it is not the mouth piece. We submit in all candor whether, in view of its importance, the art of writing should not be placed in the foreground, rather than in the background, of all our educational schemes.

From a business standpoint it matters not how brilliant a student may be in other branches, his education is incomplete

without a knowledge of penmanship. Every merchant or tradesman in search of a bookkeeper, stenographer, or clerk asks for a specimen of his handwriting. Often he fails, because he can not write a speedy, neat and legible hand. The person who writes well secures the position in preference to all others and secures the highest wages.

That the results obtained in penmanship in our public schools are not what they should be is evident from an inspection of the writing of the graduating classes of our high schools and from the oft-repeated remark of merchants that when boys and girls come from the public schools to the counting room, their hand writing is impracticable and soon undergoes an entire change.

The fault lies in the copy-book system of teaching penmanship and in the inefficient instruction given by the average public school teacher. The time is at hand when they must be able to teach a free, easy movement instead of the cramped finger movement. Any one who has sufficient ability to teach other branches successfully can teach writing by becoming thoroughly acquainted with its principles and insisting on a strict adherence to them.

In his instruction the head of this department aims to combine theory and practice, but the student is made to understand that the art is acquired through practice. Skill in penmanship does not depend so much on the correctness of letters as the movement with which they are written. Unless the movement be free, bold and untiring, penmanship loses its beauty and value. In this department care is taken to develop skill in a free, easy and rapid movement, giving zest and pleasure to an otherwise laborious task.

"Today no young man can enter the counting room and hope for success without special training. The young man who graduates from college and who enters business without going through a business school is enormously hampered in his progress in life."—Chauncey M. Depew.

COMMERCIAL ARITHMETIC

Too much attention cannot be given to this subject, a knowledge of which is absolutely necessary to a bookkeeper, and to every person having business transactions to solve.

It is the best possible discipline in clear reasoning, quick

thought and accuracy in reaching results. Students are trained to use reason in obtaining results, instead of mechanically following some set rule or form. The young men and women thus trained are enabled to solve the numerous business problems which arise in every business house, and which must be solved quickly and accurately.

Thorough drill is given in all the operations required in the ordinary transactions of business.

Students already proficient in arithmetic can finish this part of the work quickly but those whose early education has been neglected must work until they make up, as far as possble, for the lack of early training.

RAPID CALCULATION

Go into a business house today to apply for a position and one of the first questions asked is, "Are you quick and accurate at figures?" The business man has no time for you if you cannot answer the question in the affirmative.

It is estimated that nine-tenths of the computations to be made in the average office come under the subject of addition. No person is fit to enter an office until he or she can add ordinary columns of figures rapidly and accurately. Hence, in this department, special attention is paid to rapidity and accuracy in addition and the use of the shortest methods possible for computing interest and discount.

"The importance of a business education to the young men of our country cannot be overestimated. The ordinary college education is of great value, but it is not to be compared in practical importance to the training of young men, who have to make their own way in life in a business college." —John Sherman, late ex-secretary of the United States.

SPELLING

A large percent of those who apply for positions receive no consideration at the hands of prospective employers on account of defects in their letters of application. A misspelled word is frequently the difference between success and failure. A business man does not care to employ one so deficient in a common school education as to misspell the words he wishes to use. More stenographers lose positions on account of bad spelling than from any other cause.

In the drill here, students are assigned lessons from practical lists, and attention is given to the pronunciation and meaning of words and their use in the sentence, as well as to their correct spelling.

"There is no credit in being a good speller, but very much discredit in being a poor one."

COMMERCIAL LAW

We aim to make Commercial Law a very important feature of the business course. Where certain schools give one lecture a week on the subject, we have a recitation each day, an hour long, and make use of the text and case method, as well as the lecture method, of teaching.

The aim is not to make lawyers, but to teach the essentials of the law so as to enable one to fully protect himself or employer.

Such subjects as these are considered:

Law	Contracts	Negotiable Papers
Agency	Partnership	Corporations
Seal of Chattels	Liens	Interest and Usury
Law of Partial Payments	Common Carriers	Marine Insurance
	Fire Insurance	Life Insurance
Casualty Insurance	Accident Insurance	Guaranty and Suretyship
Bailments	Joint Stock Companies	
Stoppage in Transit		Limited Partnerships
Law of Tender	Accord	Payment
Estoppel	Bankruptcy	Merger
Arbitration	Wills	Insolvency
Mortgages	Deeds	Conveyances of Real Estate, Etc.

The teacher of Commercial Law is a regular graduate of a Law School and holds the degree of LL. B.

EXPENSES

Tuition

For one term (10 weeks), in advance	$10.00
For two terms, in advance	19.00
For three terms, in advance	28.00
For four terms, in advance	37.00
For five terms in advance	45.00

All students in the College of Commerce are admitted to the regular classes in the College of Liberal Arts without extra charge.

Special Fees

A fee of $3.00 is charged on entering the practical Business Department, for use of ledgers, commercial papers, etc. Fee for use of Adding Machine, $1.00, A deposit of $2.00 is also required for college currency, which will be refunded when currency is returned, less deduction for loss. The applicant for currency must present his receipt for the above named fee.

Typewriting, one hour a day, 10 weeks, $3.00; two hours a day, for 10 weeks, $5.00.

Penmanship

Business Penmanship, per term $2.75
Ornamental Penmanship, per term 3.25
Plain Penmanship, per term 2.50

In the Commercial Course the graduation fee is $2.00.

Neatly executed diplomas are awarded to those who complete any regular course of study. Those preferring real parchment pay one dollar extra.

Room and Board

Good board in private families, $1.65 to $2.50 a week.

Furnished room, two in a room, per week, 50 cents to 75 cents each.

Light and fuel, per week, 5 cents to 30 cents.

Laundry, per week, 15 cents to 25 cents.

Term Plan

Thirty-four dollars in advance pays for tuition, board and furnished room for ten weeks. The term plan may begin at any time.

COLLEGES OF THE OHIO NORTHERN UNIVERSITY

ADA, OHIO

COLLEGE OF LIBERAL ARTS

Classical Course Biblical Course
Scientific Course Literature Course
English Course

NORMAL SCHOOL

Common School Course Teachers' Course
Post Graduate Course

COLLEGE OF ENGINEERING

Civil Mechanical Electrical Mining
Municipal Sanitary Architectural

COLLEGE OF COMMERCE

Business Commercial Law Stenography
Typewriting Penmanship

COLLEGE OF LAW

COLLEGE OF MUSIC

Voice Pianoforte Pipe Organ
Stringed Instruments Harmony Public School Music

COLLEGE OF FINE ARTS

Drawing Sketching Crayon Freehand
Lettering Perspective Painting

COLLEGE OF ORATORY

Rhetoric Public Speaking Journalism

COLLEGE OF PHARMACY

DEPARTMENT OF MILITARY INSTRUCTION

School of the Soldier
School of the Company
School of the Battalion

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CALENDAR

Winter Term of Ten Weeks—
Begins Tuesday, November 9, 1909.
Closes Friday, January, 14, 1910.

Middle Term of Ten Weeks—
Begins Tuesday, January 18, 1910.
Closes Friday, March 25, 1910.

Spring Term of Ten Weeks—
Begins Tuesday, March 29, 1910.
Closes Friday, June 3, 1910.

Summer Term of Nine Weeks—
Begins Tuesday, June 7, 1910.
Closes Friday, August 5 1910.

Fall Term of 1910 begins Tuesday, Sept. 6.

We publish a large catalog giving complete information regarding all the Colleges of the University and their courses of study, expenses, etc. If you are interested we should be glad to mail you a copy, and if you have a friend who is thinking of attending school, kindly send us the name. Our motto is, "Thorough, Practical, Economical," advantages are excellent, and expenses so small, we believe you would decide in favor of this school after examining the catalog.

The Ohio Northern University extends a special invitation to self-dependent young men and women eager to secure the benefits of a liberal education. Her leading aim is to furnish thorough, practical instruction in all the departments at a minimum expense to the students. The majority of her students are mature young people, relying mainly on their own pluck and backing. They come from every walk of life, and know the worth of hard labor and close economy. May we not send you a catalog?

ALBERT EDWIN SMITH, D. D., Ph. D., President.

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